

Indexing Instructions: LOT 143, SECTION A, DESOTO VILLAGE SUBDIVISION,
SECTION 34, T1N, R8W

STATE OF MISSISSIPPI
COUNTY OF DESOTO

SPECIAL WARRANTY DEED

FOR AND IN CONSIDERATION of the sum of Ten Dollars (\$10.00), cash in hand paid and other good and valuable considerations, the receipt and sufficiency of all of which are hereby acknowledged, JP MORGAN CHASE BANK, FORMERLY KNOWN AS THE CHASE MANHATTAN BANK, SUCCESSOR BY MERGER TO CHASE BANK OF TEXAS, NATIONAL ASSOCIATION, FORMERLY KNOWN AS TEXAS COMMERCE BANK, NA, AS CUSTODIAN BY SAXON MORTGAGE SERVICES, INC., IT'S ATTORNEY IN FACT, does hereby sell, convey and warrant specially unto, STEVE FAULKNER, the following described property situated in DESOTO County, Mississippi, being more particularly described herein, to-wit:

LOT 143, SECTION A, DESOTO VILLAGE SUBDIVISION, SECTION 34,
TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN BY THE PLAT RECORDED
IN PLAT BOOK 7, PAGES 9-14, IN THE OFFICE OF THE CHANCERY CLERK OF
DESOTO COUNTY, MISSISSIPPI.

COMMONLY KNOWN AS: 6700 EMBASSY CIRCLE, HORN LAKE, MS

THIS CONVEYANCE and the warranty hereof are made subject to all building restrictions, restrictive covenants, easements, rights of way, and mineral reservations of record, if any, pertaining to the above described property.

IT IS AGREED AND UNDERSTOOD that the ad valorem taxes for the current year have been prorated as of this date on an estimated basis or actual taxes from the previous year and that the prorations are final and any difference will not be adjusted by the Seller after closing.

04-090217 *RM*

WITNESS MY SIGNATURE this the ^{22ND} day of DECEMBER, 2004.

JPMORGAN CHASE BANK F/K/A THE CHASE MANHATTAN BANK SUCCESSOR
BY MERGER TO CHASE BANK OF TEXAS, N.A. F/K/A TEXAS COMMERCE BANK
N.A. AS CUSTODIAN OR TRUSTEE

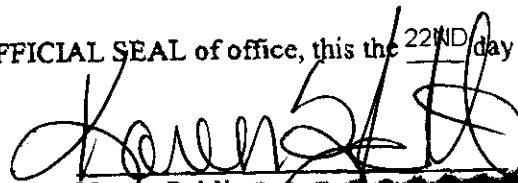
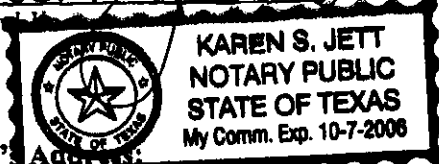
By: 
MARY F. KURTZ, ASSISTANT TREASURER

STATE OF TEXAS
COUNTY OF HARRIS

PERSONALLY APPEARED BEFORE ME, the undersigned authority in
and for the said county and state, the within named MARY F. KURTZ, duly identified
before me, who acknowledged to me that he/she is the ASSISTANT TREASURER of JP MORGAN
CHASE BANK, FORMERLY KNOWN AS THE CHASE MANHATTAN BANK,
SUCCESSOR BY MERGER TO CHASE BANK OF TEXAS, NATIONAL
ASSOCIATION, FORMERLY KNOWN AS TEXAS COMMERCE BANK, NA, and
that for and on behalf of the said corporation, and as its act and deed he/she executed the
above and foregoing instrument, after first having been duly authorized so to do.

GIVEN UNDER MY HAND AND OFFICIAL SEAL of office, this the ^{22ND} day
of DECEMBER, 2004.

My Commission Expires:

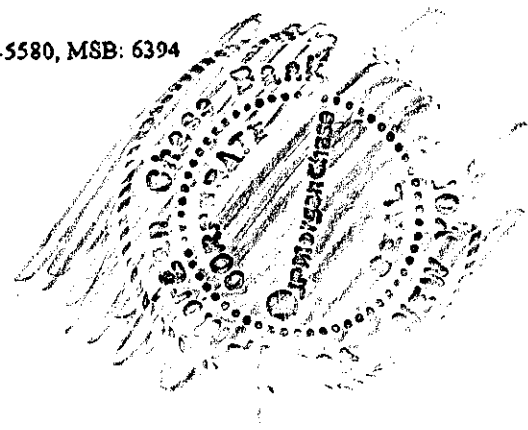

Notary Public


Grantors Address:
SAXON MORTGAGE SERVICES, INC
4708 MERCANTILE DRIVE NORTH
FORT WORTH, TX 76137-3605
(817) 665-7550

Grantee's Address:
STEVE FAULKNER
5390 Park Place Dr.
Horn Lake, MS 38637
(662) 342-2436
no 2nd #

no 2nd #
Prepared By: + return to

Collins Law Office, 4915 I-55 North Ste 100-A, Jackson, MS 39206, (601) 982-5580, MSB: 6394
04-090217 /KC



SPECIAL POWER OF ATTORNEY

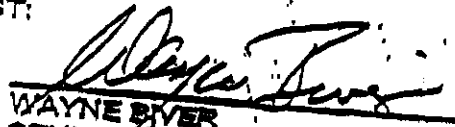
KNOW ALL MEN BY THESE PRESENTS: That the undersigned, Saxon Mortgage Services, Inc., (Client), with its principal office located at 4708 Mercantile Drive North, Fort Worth, Texas, duly organized under the state of Texas, does hereby make, approve and appoint Coldwell Banker Residential Real Estate, Inc., organized and existing under the laws of the state of California, with its principal office located at 7100 West Commercial Boulevard, Fort Lauderdale, FL, its agent and attorney in fact, with full power and authority to act for and in its behalf in the management and disposition of real estate owned (REO) held by Client under the following terms and conditions.


1. Said attorney in fact shall be authorized to do and perform, on behalf of Client and its place and stead, and with equal validity, any and all lawful acts, matters and things whatsoever requisite, necessary, proper or convenient to be done, as fully, to all intents and purposes, as Client hereby authorizes and empowers the said attorney in fact to contract for the provision of any maintenance, repairs or improvements to such REO, to pay any expenses connected with such REO, and to negotiate such terms of disposition as it shall deem satisfactory for Client and in its name to make, sign, execute, acknowledge and deliver any and all listing agreements, contracts of sale, good and sufficient deeds or conveyances, or any other instruments or documents in connection with therewith.
2. This Special Power of Attorney does not authorize and empower said attorney in fact to execute deeds of conveyance on behalf of Client.
3. The Special Power of Attorney shall be effective from the date of execution hereof until such time as Client revokes it in writing.

IN WITNESS WHEREOF, the said Client has caused this instrument to be executed by an authorized officer this 6th day of August, 2002.

ATTEST:

By:

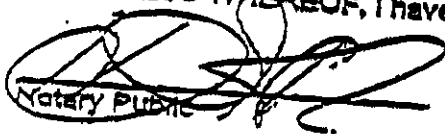

WAYNE BIVER
SENIOR VICE PRESIDENT


DONNA GOSBEE
VICE PRESIDENT

STATE OF TEXAS
COUNTY OF TARRANT

On this 6th day of August, 2002, before me, a Notary Public in the State of Texas, personally appeared Wayne Biver known to me to be the person whose name is subscribed to the within Special Power of Attorney and to be a Senior Vice President of the said company and Donna Gosbee known to me to be the person whose name is subscribed to the within Special Power of Attorney and to be a Vice President of the said company, and acknowledges that they executed the same on behalf of such corporation for the purposes therein contained; the proper corporate seal was affixed; and this document was signed and delivered by the corporation as its voluntary act and deed by virtue of authority from its board of directors.

IN WITNESS WHEREOF, I have hereunto set my hand and official seal.


Notary Public

